

**June 8, 2007**

**PUBLIC NOTICE # 2007-23**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- NAIC Uniform Property & Casualty Product Coding Matrix
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-3997	0000	ALASKA NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-4.4
06-7438	0008	ALLSTATE INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR2,3A,3B,4,10A,11-ARF06	-6.9
06-7439	0008	ALLSTATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR2,3A,3B,4,10A,11-ARF06	-6.9
07-3924	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
07-4006	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/ EXCESS-PRESTIGE	
07-3913	0127	AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	HOMEOWNERS	
07-4028	0127	AMERICAN FAMILY HOME INSURANCE COMPANY	PERSONAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	NONE	
07-3925	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE AND FORMS	NONE	0
07-4007	0761	AMERICAN INSURANCE COMPANY (THE)	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/ EXCESS-PRESTIGE	
07-3912	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MOBILE HOMEOWNERS	
07-3916	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-3948	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	NONE	
07-3949	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	EARTHQUAKE	RULE CHANGE	MOBILE HOMEOWNERS	
07-3950	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DIRECT BILL SERVICE CHARGE-DWELLING FIRE	
07-4029	0127	AMERICAN MODERN HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
07-4030	0127	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	MOBILE HOME PARK & DEALER	
07-4031	0127	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	

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07-4032	0127	AMERICAN MODERN HOME INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - DIRECT BILL SERVICE CHARGE	
07-3915	0028	AMICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
07-3928	0457	ARGONAUT-MIDWEST INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	FRANCHISED DEALERS	0
07-3926	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE AND FORMS	NONE	0
07-4008	0761	ASSOCIATED INDEMNITY CORPORATION	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/ EXCESS-PRESTIGE	
07-4004	0968	AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	COMMERCIAL GNEERAL LIABILITY	
07-4033	0968	AXA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-3908	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-3960	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	RETAIL & SERVICE INDUSTRY	0
07-3989	0212	CIVIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
07-4013	0158	CLEARWATER INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	CONTRACTORS EQUIPMENT FLOATER	0
07-4026	0158	CLEARWATER INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	BUILDERS RISK	0
07-4035	0158	CLEARWATER INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	COMMECIAL BUILDING POLICY	0
07-3958	0218	CONTINENTAL CASUALTY COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RATE AND VARIANCE	VAR 10A-DENTISTS PROFESSIONAL	-32
07-3229	0281	COURTESY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACTUAL LIABILITY-SHORT TERM PROGRAM	0
07-3230	0281	COURTESY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACTUAL LIABILITY-LONG TERM	0
07-3231	0281	COURTESY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	CONTRACTUAL LIABILITY-LONG TERM USED	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
07-3879	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	MAINSTREET	0
07-3996	0306	CUMIS INSURANCE SOCIETY, INC.	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	DEBT CANCELLATION CONTRACTUAL LIABILITY	-5.9
07-3859	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	FORMS	BOP-WAUSAU SMALL PACKAGE 2006	
07-3902	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5.2
07-3998	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5.2
07-3956	1129	ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-3962	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE AND FORMS	RETAIL & SERVICE INDUSTRY	0
07-3990	0212	EXACT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
07-3963	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RULE AND FORMS	RETAIL & SERVICE INDUSTRY	0
07-3991	0212	FARMERS INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
07-3907	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AGRICULTURAL OUTPUT	
07-4024	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-4025	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
07-4001	1114	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS	0
07-3923	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE AND FORMS	NONE	0
07-4009	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/ EXCESS-PRESTIGE	
07-3959	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	NONE	

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07-3910	0012	GRANITE STATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	MOTORCYCLE	
07-3911	0012	GRANITE STATE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	MOTORCYCLE	0
07-4017	0201	GRAPHIC ARTS MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-12.7
07-4019	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
07-4034	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	TRUCKERS EXCESS	
07-3951	1285	GREENWICH INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-5.2
07-3922	0350	HERITAGE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	VEHICLE SERVICE CONTRACT REIMBURSEMENT	0
07-3887	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	FIRE	FORMS	NONE	
07-3919		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	EARTHQUAKE	MANUAL	NONE	
07-3862	0000	LIG INSURANCE CO., LTD., UNITED STATES BRANCH	COMMERCIAL	INLAND MARINE	RULE CHANGE	HR3210	0
07-3880	0000	LIG INSURANCE CO., LTD., UNITED STATES BRANCH	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	COMMERCIAL CRIME	0
07-3863	1326	LINCOLN GENERAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO	0
07-3917	1326	LINCOLN GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	ARROWHEAD SPECIALTY CONTRACTORS	
07-3964	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE AND FORMS	RETAIL & SERVICE INDUSTRY	0
07-3992	0212	MID-CENTURY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
07-4015	0169	MIDDLESEX INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR-10C BUSINESSOWNERS	-3
07-3927	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE AND FORMS	NONE	0

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07-4010	0761	NATIONAL SURETY CORPORATION	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/ EXCESS- PRESTIGE	
07-3905	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	AGRICULTURAL OUTPUT	
07-3966	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE AND FORMS	RETAIL & SERVICE INDUSTRY	0
07-3993	0212	NEIGHBORHOOD SPIRIT PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
07-3961	0111	NETHERLANDS INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	FORMS	NONE	
07-3957	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS FIRST DIRECTORS & OFFICERS	
07-3965	0111	PEERLESS INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
07-3968	0111	PEERLESS INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
07-3918	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	INSTALLATION FLOATERS	
07-3970	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	FITNESS & WELLNESS LIABILITY	
07-3472	0000	PREFERRED PROFESSIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	COMMERCIAL AUTO	0
07-4027	0031	REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	BOTH RATE AND FORM	COMMERCIAL AUTO, 1- 2 UNIT DUMP	0
07-3881	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS	
07-4003	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-4002	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	SPORTS & LEISURE	0
07-4016	0169	SENTRY INSURANCE A MUTUAL COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR-10C BUSINESSOWNERS	-3
07-3921	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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07-4023	0000	SURETEC INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	COMMERCIAL SURETY	0
07-3914	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	CONDOMINIUM ASSOCIATIONS DIRECTORS & O	0
07-4011	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER-PAC	0
07-4012	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-MASTER-PAC	0
07-3909	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
07-3967	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RULE AND FORMS	RETAIL & SERVICE INDUSTRY	0
07-3994	0212	TRUCK INSURANCE EXCHANGE	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
07-4018	0201	UTICA MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-12.7
07-3861	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-WAUSAU SMALL PACKAGE 2006	
07-3903	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5.2
07-3999	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5.2
07-3860	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-WAUSAU SMALL PACKAGE 2006	
07-3904	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5.2
07-4000	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-5.2
07-3952	1285	XL INSURANCE AMERICA, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-5.2
07-3953	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	-5.2
07-3920	0669	ZALE INDEMNITY COMPANY	COMMERCIAL	MISCELLANEOUS	NEW PROGRAM	MOB FAMILY LEAVE	0

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
102		TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE AND ADVISORY ORGANIZATIONS					



# California Department of Insurance

## Public Notice Filing Errata Report

### June 8, 2007

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	07-3408	05/11/2007	Stonington Insurance Company	Commercial Fire	Rule Change		0.00%
Correct	07-3408	05/11/2007	Stonington Insurance Company	Commercial Fire	Rule Change	<b>Child Care</b>	0.00%
Incorrect	07-2628	04/13/2007	United States Liability Insurance Company	Commercial Multi-Peril	Rate	Community Association Package	5.30%
Correct	07-2628	04/13/2007	United States Liability Insurance Company	Commercial Multi-Peril	Rate	Community Association Package	<b>1.30%</b>
Incorrect	07-3520	05/18/2007	Veterinary Pet Insurance Company	Commercial Miscellaneous	Rule Change	Pet Insurance	0.00%
Correct	07-3520	05/18/2007	Veterinary Pet Insurance Company	Commercial Miscellaneous	<b>Rate</b>	Pet Insurance	<b>12.80%</b>

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